

Information to identify the case:

Debtor 1: Juan Rozon First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-7361 EIN: _____
Debtor 2: Berqui Rozon (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-9736 EIN: _____
United States Bankruptcy Court: District of New Jersey Case number: 18-29776-VFP	Date case filed in chapter: 13 10/3/18 Date case converted to chapter: 7 7/17/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Juan Rozon	Berqui Rozon
2. All other names used in the last 8 years		
3. Address	84 Clifton Avenue Clifton, NJ 07011	84 Clifton Avenue Clifton, NJ 07011
4. Debtor's attorney	David A. Ast Ast & Schmidt 222 Ridgedale Ave. PO Box 1309 Morristown, NJ 07962-1309	Contact phone (973) 984-1300
5. Bankruptcy trustee	Eric Raymond Perkins Eric R. Perkins, Chapter 7 Trustee 354 Eisenhower Parkway Suite 1500 Livingston, NJ 07039	Contact phone 973-422-1100

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/22/19
7. Meeting of creditors	August 19, 2019 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/18/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan Rozon
 Berqui Rozon
 Debtors

Case No. 18-29776-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 49

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db/jdb +Juan Rozon, Berqui Rozon, 84 Clifton Avenue, Clifton, NJ 07011-1426
 aty +Robert L. Schmidt, Ast & Schmidt, P.C., 222 Ridgedale Ave., P.O. Box 1309, Morristown, NJ 07962-1309
 517794877 +AT&T Mobility, Attn: Sunrise Credit Services, 234 Airport Plaza Blvd. Suite 4, Farmingdale, NY 11735-3938
 517794882 +CCS/First National Bank, 500 East 60th St. N., Sioux Falls, SD 57104-0478
 517794880 +Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253
 517794881 +Carisbrook Asset Holding Trust, Attn: KML Law Group, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
 517794893 Edwin Rodriguez, 17 Park Avenue, Building 59, East Orange, NJ 07017
 517794886 +Irene Hopka, 257 Clinton Ave., Newark, NJ 07108-2806
 517794888 +Jose Lee, 95 Madison Avenue, Clifton, NJ 07011-2705
 517794890 +NJ Manufacturers Insurance Co., Attn: Harwood Lloyd, 130 Main Street, Hackensack, NJ 07601-7102
 517842668 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 517794891 +PSEG, Attn: Convergent Outsourcing, 800 SW 39th St., Renton, WA 98057-4927
 517794892 +PSEG Services Corporation, Attn: Online Collections, PO Box 1489, Winterville, NC 28590-1489
 517861262 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
 517794894 Roundpoint Mortgage, P.O. Box 19409, Charlotte, NC 28219-9409
 517794897 +Synchrony Bank, Attn: Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2709
 517794885 ++THE HERTZ CORPORATION, 8501 WILLIAMS ROAD, ESTERO FL 33928-3325
 (address filed with court: Hertz, 8501 Williams Rd, Estero, FL 33928)
 517794899 +Verizon Wireless, Attn: 16 McLeland Rd., Saint Cloud, MN 56303-2198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: david@astschmidtlaw.com Jul 23 2019 00:16:17 David A. Ast, Ast & Schmidt, 222 Ridgedale Ave., PO Box 1309, Morristown, NJ 07962-1309
 tr +EDI: BERPERKINS.COM Jul 23 2019 03:43:00 Eric Raymond Perkins, Eric R. Perkins, Chapter 7 Trustee, 354 Eisenhower Parkway, Suite 1500, Livingston, NJ 07039-1023
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 23 2019 00:18:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 23 2019 00:18:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517794876 +E-mail/Text: bknotice@ercbpo.com Jul 23 2019 00:18:42 AT&T Direct TV, c/o Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 517908277 +EDI: CINGMIDLAND.COM Jul 23 2019 03:43:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
 517794878 +EDI: CAPITALONE.COM Jul 23 2019 03:43:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 517794879 +EDI: CAPONEAUTO.COM Jul 23 2019 03:43:00 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
 517833310 +EDI: AISACG.COM Jul 23 2019 03:43:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517918163 +EDI: AISACG.COM Jul 23 2019 03:43:00 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 517900697 EDI: CAPITALONE.COM Jul 23 2019 03:43:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517908999 EDI: BL-BECKET.COM Jul 23 2019 03:43:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517794883 +EDI: WFNNB.COM Jul 23 2019 03:43:00 Comenity Bank/NY&Co., PO Box 182789, Columbus, OH 43218-2789
 517794884 +EDI: RCSFNBMARIN.COM Jul 23 2019 03:43:00 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
 517905910 +EDI: AIS.COM Jul 23 2019 03:43:00 Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517906683 EDI: JEFFERSONCAP.COM Jul 23 2019 03:43:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 517794887 +E-mail/Text: bncnotices@becket-lee.com Jul 23 2019 00:17:46 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
 517905235 EDI: RESURGENT.COM Jul 23 2019 03:43:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517905312 +EDI: MID8.COM Jul 23 2019 03:43:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 517794889 +EDI: NAVIENTFKASMSERV.COM Jul 23 2019 03:43:00 Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
 517918173 EDI: PRA.COM Jul 23 2019 03:43:00 Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
 517918279 EDI: PRA.COM Jul 23 2019 03:43:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 49

Date Rcvd: Jul 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517908982 EDI: PRA.COM Jul 23 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
517905912 EDI: Q3G.COM Jul 23 2019 03:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
517794895 +EDI: RMSC.COM Jul 23 2019 03:43:00 SYNCB/TJX COS, PO Box 965015, Orlando, FL 32896-5015
517794896 +EDI: RMSC.COM Jul 23 2019 03:43:00 SYNCB/Toys R US, PO Box 965005,
Orlando, FL 32896-5005
517795855 +EDI: RMSC.COM Jul 23 2019 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517808877 +EDI: AIS.COM Jul 23 2019 03:43:00 T Mobile/T-Mobile USA Inc,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517794898 +EDI: TFSR.COM Jul 23 2019 03:43:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004
517914912 EDI: BL-TOYOTA.COM Jul 23 2019 03:43:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517901388 +EDI: AIS.COM Jul 23 2019 03:43:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

David A. Ast on behalf of Joint Debtor Berqui Rozon david@astschmidtlaw.com,
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com
David A. Ast on behalf of Debtor Juan Rozon david@astschmidtlaw.com,
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com
Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Eric Raymond Perkins eperkins@becker.legal,
nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal
Kevin Gordon McDonald on behalf of Creditor Carisbrook Asset Holding Trust
kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert L. Schmidt on behalf of Joint Debtor Berqui Rozon robert@astschmidtlaw.com,
info@astschmidtlaw.com;david@astschmidtlaw.com
Robert L. Schmidt on behalf of Debtor Juan Rozon robert@astschmidtlaw.com,
info@astschmidtlaw.com;david@astschmidtlaw.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8